

INSURANCE INDUSTRY EFFORTS TOWARD WILDFIRE  
PREVENTION AND MITIGATION

The points below are examples of wildfire mitigation efforts currently underway by the insurance industry.

- Wildfire Readiness Program - Prevention Makes the Difference  
program focuses on preparation and prevention having been created with advice and input from fire service professionals experienced in the fighting of wildfires.
- Risk Management Advisors  
Risk Management Advisors are trained to recognize when properties in these areas are susceptible to wildfire and make recommendations to homeowners on how to protect their families and property. Areas of concern are identified and recommendations made to improve survivability.
- Wildfire Solutions Group  
In appropriate circumstances, a recommendation is made that a professional fire service officer from the Wildfire Solutions Group, an association of highly-respected specialists in their field, visit a home for a complete analysis and mitigation recommendations. The Wildfire Solutions Group, sharing the insurance industry belief in prevention, will review the wildfire loss history and statistics for the property and identify wildfire risk reduction action items for the homeowner.
- Helping Firefighters  
Insurance companies have purchased firefighting equipment for firefighters. Fire Protection District Engine 6162 San Diego.
- Wildfire Programs presented to homeowners designed to:
  - 1) Protect the lives, homes and personal property of our customers.
  - 2) Create a safer environment for the fire and emergency officials who respond to wildfires.
  - 3) Educate our customers who live in the interface areas about the dangers associated with wildfires and how they can better protect their property and themselves.
  - 4) Reduce the potential for and severity of future financial losses caused by these types of tragedies.
- Surveys  
Over the next three years insurers will survey 24,000 to 26,000 homes. The surveyors will conduct an outside inspection of the home to identify whether or

not any additional steps need to be taken to help better protect the property from future wildfires.

The insurance company will follow up with letters to the homeowners after the survey detailing the steps necessary to fix hazards and give the homeowner a time line to complete the steps.

The agent will follow-up to verify that the recommended measures are completed or are underway. If a homeowner chooses not to complete these safety measures, putting his or her property and the lives of fire officials at greater risk, the insurer would look at options including the non-renewal of his or her property.

Insurance companies will provide information on firewise grants to those that cannot afford to complete the work.

- Insurance companies send information to their customers about firesafe practices.
- Insurance companies provide grants and support to Fire Safe counsels, defensible space programs, forest associations and others regarding wildfires.
- Insurers research how far homeowners were willing to go to address the threat of wildfire once they had the right information.
- Attendance at the National Fire Safety-Property Insurance Wildfire Summit, the Pacific Coast Fire Conference, and Insurance Wildfire Summits(OR), among others where the topics included: Mitigation Research, Develop and use common wildfire and research terminology, Begin utilizing LIDAR (Light Detection and Ranging) hyperspectral imagery to map topography, public education, building codes.
- Sponsor Fire Conferences